

The following listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently amended) A computerized system for resource management comprising:

a. a master wallet;

b. at least two shadow wallets;

wherein

- said system ~~may be~~ is programmed to process a request wherein said request includes ~~[[a]]~~ an identifier;
- said master wallet ~~may be~~ is associated with a group of identifiers, (master group);
- said master wallet ~~may be~~ is programmed to comprise a resource;
- said master wallet ~~may be~~ is programmed to allocate a subset of said resource (*loan*) to each of said at least two shadow wallets;
- said system ~~may be~~ is programmed to process said request against the loan residing on one of said shadow wallets; and

wherein when any of said shadow wallets fail (*failed shadow wallet*) due to a failure of a portion of the computer system containing said shadow wallet, said system is programmed to:

i) create a replacement shadow wallet within the computerized system to replace said failed shadow wallet, and

ii) to allocate to said replacement shadow wallet a subset of said loan (*loan subset*) allocated to said failed shadow wallet.

2. (currently amended) A computerized system for resource management as claimed in Claim [[1]] 20 wherein:

- ~~each of said shadow wallet wallets may be~~ is placed between said master wallet and a user associated with said identifier to speed up the real-time processing of requests by pre-loading components in an abbreviated path associated with a subset of said master group (*shadow wallet subset*);
- ~~said system may be~~ is programmed to determine which shadow wallet is associated with said shadow wallet subset which includes said request's identifier (*selected shadow wallet*).

3. (Currently amended) A computerized system for resource management as claimed in Claim [[1]] 20 wherein:

- said system ~~may be~~ is programmed to notify said master wallet as said loan on said shadow wallet is consumed.
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4. (Currently amended) A computerized system for resource management as claimed in Claim [[1]] 20 wherein

- said system ~~may be~~ is programmed to create at least one additional shadow wallet;
- said system ~~may be~~ is programmed to reallocate subsets of said resource from said master wallet across said shadow wallets including said at least one additional shadow wallet.

5. (Canceled) A computerized system for resource management as claimed in Claim 1 wherein

- said system ~~may be~~ is programmed to reallocate said loans across said shadow wallets.

6. (Currently amended) A computerized system for resource management as claimed in Claim [[1]] 23 wherein

- any of said shadow wallets ~~may request~~ requests (*requesting shadow wallet*) an additional loan from said master wallet;
- ~~if~~ when said master wallet comprises any unclaimed resource, then the system ~~may be~~ is programmed to cause the master wallet to grant said additional loan to said requesting shadow wallet.

7. (Canceled) A computerized system for resource management as claimed in Claim 1 wherein

- said system ~~may be~~ is programmed to set a flag on said shadow wallets ~~if~~ when no further resource is available on said master wallet.

8. (currently amended) A computerized system for resource management as claimed in Claim [[1]] 20 wherein

- said master wallet can have a second shadow wallet and when any of said shadow wallets ~~may request~~ requests (*requesting shadow wallet*) an additional loan from a unused portion of any loan in another ~~second~~ shadow wallet;
- ~~if second shadow wallet comprises any unused loan, then the~~ said system ~~may be~~ is programmed to cause the said second shadow wallet to transfer said unused loan to said requesting shadow wallet.

9. (Currently amended) A computerized system for resource management as claimed in Claim [[1]] 23 wherein

- said ~~resource in said master wallet~~ purchase of said product includes a validity period which ~~may be~~ is passed to said shadow wallets along with said loans;
- said system ~~may be~~ is programmed to disregard any amounts, contained in an loan, that are outside of said validity period.

10. (Currently amended) A computerized system for resource management as claimed in Claim 1 wherein

- said system ~~may be~~ is programmed to reclaim said loan from said shadow wallet and mark any unused portion thereof as available in said master wallet.

11. (Currently amended) A computerized system for resource management as claimed in Claim 1 wherein:

- if when any of said shadow wallets fail (*failed shadow wallet*), said system ~~may be~~ is programmed to notify said master wallet;
- said system ~~may be~~ is programmed to update said resource on said master wallet with any unused loan from said failed shadow wallet.
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12. (Currently amended) A computerized system for resource management as claimed in Claim ~~[[1]]~~ 20 wherein

- prior to returning said loan to said master wallet, said system ~~may be~~ is programmed to grant an additional loan from said master wallet to any of said shadow wallets when said shadow wallet's loan falls below a predetermined minimum where such minimum ~~may be~~ is one or more of: an absolute value, ~~or~~ based on a derived value such as a percentage, ~~or~~ and a usage rate.

13. (Currently amended) A computerized system for resource management as claimed in Claim 12 wherein

- said system ~~may be~~ is programmed to grant said additional loan only if said resource existing (*existing resource*) in said master wallet is greater than or equal to said additional loan.

14. (Currently amended) A computerized system for resource management as claimed in Claim 13 wherein:

- if when said existing resource is less than said additional loan, said system ~~may be~~ is programmed to obtain said additional loan from any of said at least one other shadow wallet.

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15. (Currently amended) A computerized system for resource management as claimed in Claim 1 wherein:

- if when any of said shadow wallets fail (*failed shadow wallet*), said system ~~may be~~ is programmed to create a replacement shadow wallet;
- said system ~~may be~~ is programmed to allocate to said replacement shadow wallet a subset of said loan (*loan subset*) allocated to said failed shadow wallet.

16. (Currently amended) A computerized system for resource management as claimed in Claim 15 wherein:

- said system ~~may be~~ is programmed to allocate said loan subset if when an unused portion of said failed shadow wallet's loan is unknown at failure.

17. (canceled)

18. (Currently amended) A computerized system for resource management as claimed in Claim 17 wherein

- said system ~~may be~~ is programmed send a message to said shadow wallet if said shadow wallet has exclusive access to said master wallet.

19. (Currently amended) A computerized system for resource management as claimed in Claim [[17]] 1 wherein:

- if when said shadow wallet fails, said master wallet ~~may grant~~ grants a transient, overdraft loan to said new shadow wallet ~~where~~ when a loan state of the failed shadow wallet is unknown

20. (Currently amended) A computerized system for resource management comprising a master wallet wherein:

- said system ~~may be~~ is programmed to process a request wherein said request includes [[a]] an identifier;
- said master wallet ~~may be~~ is associated with one or more of a group of identifiers, (master group);
- said master wallet ~~may be~~ is programmed to comprise a resource associated with the identifier;
- said master wallet ~~may comprise~~ comprises a resource corresponding to a product which further corresponds to one or more identifiers;
- upon receiving a request, said master wallet ~~may create~~ creates a shadow wallet on said computerized system corresponding to at least said identifier associated with said request;
- said master wallet ~~may be~~ is programmed to allocate a subset of said resource (loan) to said shadow wallet ~~and~~;
- said request ~~may be~~ is processed against said loan in said shadow wallet;
- wherein after at least one request is processed against said loan in said shadow wallet, said system is programmed to reclaim an unused portion of said loan from said shadow wallet into said master wallet and mark any unused portion thereof as available for use.

21. (Currently amended) A computerized system for resource management comprising:

- a. a master wallet;
- b. at least two shadow wallets (a first shadow wallet and a second shadow wallet);

wherein

- said master wallet ~~may be~~ is programmed to comprise a resource;
- said master wallet ~~may be~~ is programmed to allocate a subset of said resource (*loan*) to each of said at least two shadow wallets;
- said system ~~may be~~ is programmed to process one or more requests ~~said request~~ against the loan residing on at least one of said first shadow wallet at least two shadow wallets, wherein when one or more of the requests reduces the resource loan in at least one of said at least two shadow wallets, and said reduced resource loan in at least one of said at least two shadow wallets creates a shadow wallet fragment for each of the at least two shadow wallets containing a reduced portion of the original loan; and
- ~~— if said first shadow wallet fails, said system may be programmed to reroute said request to said second shadow wallet.~~

wherein one or more of said at least two shadow wallets and said shadow wallet fragment found within said computerized system can be in one or more states comprising:

- i) a new request state for creating a new shadow wallet containing a loan,
- ii) an open/more state wherein one or more of said at least two shadow wallets and said shadow wallet fragment contains more loan and said more loan has no additional requests pending,
- iii) an open/more/request state wherein one or more of said at least two shadow wallets and said shadow wallet fragment contains more loan and a request for a

loan change is pending against said more loan in one or more of said shadow wallet and said shadow wallet fragment,

iv) an open/no-more state wherein one or more of said at least two shadow wallets and said shadow wallet fragment is open for use but contains no more loan available therein,

v) a closed state wherein no more loan is available and no new requests can be set against said at least two shadow wallets and said shadow wallet fragment containing no more loan available,

vi) a return state wherein one or more of said shadow wallet and said shadow wallet fragment is passing back to the master wallet and no additional requests can be set against a returning shadow wallet, and

vii) a purged shadow wallet state, wherein one or more of said shadow wallet and said shadow wallet fragment is purged and said master wallet has taken control of any resource from a purged shadow wallet.

22. (Currently amended) A computerized system for resource management comprising:

a. a master wallet;

b. at least one shadow wallet;

wherein

- said system ~~may be~~ is programmed to process a request wherein said request includes ~~[[a]]~~ an identifier;
- said master wallet ~~may be~~ is associated with a group of identifiers (master group);
- said master wallet ~~may be~~ is programmed to comprise a resource;

- said master wallet ~~may be~~ is programmed to allocate a subset of said resource (*loan*) to said at least one shadow wallet; and
- said system ~~may be~~ is programmed to process said request against the loan residing on said at least one shadow wallet, and
- said system is programmed to process said request for an event that is a non-chargeable use of a normally chargeable event.

23. (new) A computerized system for resource management comprising:

a. a master wallet;

b. at least one shadow wallet associated with said master wallet;

wherein

- said master wallet and said. at least one shadow wallet is created on said system when a consumer purchases at least one product, wherein the purchase entitles said consumer to an allowance for future use of said at least one product and at least one identifier associating the consumer with said at least one product and said allowance;
- said master wallet is programmed to allocate a subset of said allowance (*loan*) to each of said at least one shadow wallet;
- said system is programmed to process a request against said loan residing on at least one of said at least one shadow wallet when said at least one product is used by said consumer, wherein said request includes an identifier associating said consumer with use of the at least one product.